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ABSTRACT

By winter 1987, up to three million men, women, and children will be homeless; the number of homeless persons will continue to increase at a rate of 25 percent. This report surveys the changes in the homeless population in the following 23 cities over the past year: Albuquerque (New Mexico), Atlanta (Georgia), Boston (Massachusetts), Chicago (Illinois), Cleveland (Ohio), Dallas (Texas), Denver (Colorado), Des Moines (Iowa), Laramie (Wyoming), Los Angeles (California), Manchester (New Hampshire), Miami (Florida), Milwaukee (Wisconsin), Minneapolis (Minnesota), Nashville (Tennessee), New Haven (Connecticut), New Orleans (Louisiana), New York (New York), Phoenix (Arizona), Portland (Oregon), Richmond (Virginia), Seattle (Washington), and Washington, D.C. For each city information is given on the extent of need, resources available, causes of homelessness, housing situation, and Federal role. Data were culled from interviews with scores of service providers and local government officials. Among the findings are the following: (1) the number of homeless persons increased by an average of 25 percent over the past year; (2) the fastest-growing group among the homeless is families with children; (3) over 40 percent of the homeless population now consists of members of families; (4) increasing numbers of homeless persons are working but unable to find housing that they can afford; and (5) the single most important cause of homelessness is the extreme shortage of affordable housing. Drastic cuts in Federal funding for housing programs for the poor have led to the rise in homelessness. The Stewart B. McKinney Homeless Assistance Act was an important first step, but Congress must do more to effect a long-term solution to homelessness. The creation of 350,000 new units of Federally-subsidized housing is recommended. An overview of Federal housing policies is appended. A chart illustrates the data. (BJV)

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PUSHED OUT: AMERICA'S HOMELESS

Thanksgiving — 1987

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Cover illustration by Lavanya Noor.

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SUMMARY

Introduction

Today in America, growing numbers of men, women and children are going without the basics necessary for human survival: food and shelter. Across the country, in cities and small towns, increasing numbers of Americans are joining the ranks of the homeless. From coast to coast, poorer Americans are literally being pushed out of their homes and on to the streets.

This winter, up to three million men, women and children will be homeless. All signs are that the numbers of homeless persons will continue to increase at a rate of 25%. And as the supply of affordable housing continues to shrink, many more will struggle at the brink of homelessness. Indeed, despite reports of general economic prosperity, homelessness is the most visible reminder that today, in the richest nation on earth, growing numbers of Americans are living in dire poverty.

This report surveys the changes in the homeless population in 23 cities, large and small, over the past year. It is based on information provided by those working on the front lines: scores of service providers and local government officials were interviewed. Virtually without exception, the report from the front lines was again record numbers of persons are becoming

homeless, and the demand for even the barest emergency aid greatly exceeds available resources.

Findings

The report makes the following findings:

- The number of homeless persons increased by an average of 25% over the past year.
- The fastest-growing group among the homeless is families with children. Over 40% of the homeless population now consists of members of families.
- Increasing numbers of homeless persons are working but unable to find housing that they can afford.
- The single most important cause of homelessness is the extreme shortage of affordable housing.

Causes

For the past fifty years, the federal government has funded housing programs for poor persons. These programs were designed to create the affordable housing that the private market would not otherwise provide. Yet in the past few years these programs -- never completely adequate -- have been massively defunded.

Over the past six years, federal subsidized housing programs have been cut by over 70%. While up to 500,000 units of low-rent housing are lost each year, fewer than 21,527 new units of subsidized housing are now being created annually. Across the country, waiting lists for subsidized housing are years long. At the same time, while urban redevelopment projects create luxury

housing, inexpensive housing is being destroyed. In both the public and the private housing markets, poorer Americans are literally being pushed out.

Solutions

This past year, Congress for the first time recognized that homelessness is a national crisis by enacting the first comprehensive piece of legislation addressing homelessness. The Stewart B. McKinney Homeless Assistance Act, passed last spring and signed into law last July, authorized just over $1 billion, to be spent in 1987 and 1988, in emergency relief to the nation's homeless poor. An important victory, the Act plays two important roles: It recognizes that the federal government has a responsibility to address homelessness. And it provides desperately-needed emergency relief.

But passage of the Act was only a first step; much more remains to be done. First, Congress must back its words with deeds: While Congress authorized $1 billion, the money appropriated -- actually released -- is far less. So far -- for 1987 -- only $355 million has actually been appropriated.

Second, while emergency relief is important, it is only a first step. Longer-term solutions are needed. Unless the causes of homelessness are addressed -- unless permanent housing is provided -- the crisis will only continue to worsen.

The National Coalition for the Homeless recommends the creation of 350,000 new units of federally subsidized housing. Those units could house about one million homeless persons at an

annual cost of $2 billion. While this is a significant amount of money, it is only a fraction of the subsidies given each year by the federal government to upper-income persons in the form of property and mortgage deductions. And unless such action is taken -- and permanent solutions provided -- no serious federal response to homelessness is possible.

* * *

The chart which follows on the next page summarizes certain basic data gathered in the report.

City	Estimated Number of Homeless Persons	Beds	Increase over Year
Albuquerque, NM	1,300 - 5,000	350	30%
Atlanta, GA	6,000 - 10,000	3,000	25%
Boston, MA	5,000 - 7,000	2,351	30%
Chicago, IL	25,000 - 30,000	2,800	25%
Cleveland, OH	5,000 - 20,000	500	10-15%
Dallas, TX	4,000 - 14,000	1,724	20%
Denver, CO	3,000	950	15-20%
Des Moines, IA	1,000 - 1,500	529	10%
Laramie, WY	150 - 200	--	100%
Los Angeles, CA	50,000	5,000	25%
Manchester, NH	1,200	70	10%
Miami, FL	10,000	409	25%
Milwaukee, WI	6,500	650	30%
Minneapolis, MN	23,500	1,100	31%
Nashville, TN*	825	765	8%
New Haven, CT	3,200	344	15-20%
New Orleans, LA	1,200 - 5,000	577	20%
New York, NY	70,000 - 90,000	30,000	15%
Phoenix, AZ	6,500	800 - 1,000	30%
Portland, OR	4,000	2,301	10%
Richmond, VA	2,000 - 6,000	200 - 290	30%
Seattle, WA	3,500 - 5,000	1,200 - 1,400	30%
Washington, D.C.	10,000 - 15,000	2,500	25-30%

* This includes only those persons sleeping in the downtown area and in shelters on 6-19-87.

Albuquerque, New Mexico

Need

There are up to 3,000 homeless persons in New Mexico.[1] Approximately 1,300 are on the streets or in shelters in Albuquerque. As many as 4,000 Albuquerque residents have no permanent residence but are not actually living on the street. Instead, they are doubled up with family members or friends. There has been an approximate increase of 30% since last year.[2] In addition, up to 18,000 Albuquerque residents live in substandard housing; they are characterized as "near homeless" and are especially vulnerable.[3]

The homeless population is expected to increase by an additional 10% this winter.[4]

Approximately 30-40% of the homeless are members of families. This segment is expected to increase further.[5]

Resources

There are approximately 350 shelter beds in Albuquerque.[6] All of these are privately funded, except for 80

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1 Telephone interview with Will Hoffman, Private Industry Council, November 17, 1987.

2 Telephone interview with Mike McEuen, Public Service Company of New Mexico, November 13, 1987.

3 Telephone interview with Will Hoffman.

4 Telephone interview with Mike McEuen.

5 Id.

6 Telephone interview with Will Hoffman.

beds at the City Jail that are maintained by the city for overflow from other shelters.[7]

Mike McEuen of the Public Service Company of New Mexico stated that shelters commonly operate over capacity in winter, sometimes 40% over.

Sister Anncita Johnson of Barrett House reported that that shelter's 20-person capacity is "filled most of the time." In August, 1987, alone, 25 single women, 25 mothers and 55 children were turned away by the shelter for lack of space.

In 1986 Barrett House received $246,000 in FEMA and CDBG funds combined. This year, FEMA funds went down to $25,000, with 14 agencies competing for it.[8]

City shelters have received $64,000 in federal Emergency Shelter Grant funds this year under the Stewart McKinney Act.[9]

Causes

The major cause of homelessness is a severe lack of housing for poor people. Although rents are not particularly high in absolute terms, per capita income in Albuquerque is substantially lower than the national average. Accordingly, poorer persons are unable to compete in the housing market.[10]

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7 Id.

8 Telephone interview with Sister Anncita Johnson, Barrett House, November 19, 1987.

9 Telephone interview with Mike McEuen.

10 Telephone interview with Michael Fassi. Albuquerque Department of Housing Services, November 16, 1987.

Unemployment is a significant cause of homelessness.[11] A lack of services for substance abusers and the mentally ill is also a contributing factor.[12]

Housing

There is an extreme shortage of low-cost housing in Albuquerque. According to Michael Passi of the city's Department of Housing Services, the waiting list for the 1,100 units of public housing is virtually closed at 2,000 people; it is one year long. The waiting list for the 2,100 units of Section 8 has at least 3,100 people on it; it is also one year long. Turnover is slow.

There is a 20% vacancy rate in the open housing market in Albuquerque.[13] However, the rents on these apartments are out of reach for most low-income people; required security deposits and first and last month's rent payments make these apartments virtually impossible to secure for homeless people.

Federal Role

More low-income housing is needed, according to Sister Annrita Johnson.

"We need federal support," said Michael Passi. "We need some sort of block grants to the city for use in the development of more low-income housing," he added.

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[11] Telephone interview with Sister Annrita Johnson.

[12] Telephone interview with Mike McEuen.

[13] Telephone interview with Sister Annrita Johnson.

Will Hoffman of the Private Industry Council called for more public/private partnerships to address the housing needs of the homeless population. He also stressed that federal funding should be used to leverage state funds in a matching system.

"This is where the federal government could make a big difference," said Mike McEuen. "It could develop financial incentives to increase the low-income housing stock."

Atlanta, Georgia

Need

The estimated number of homeless persons in Atlanta is at least 6,000 to 10,000, which is an increase of 25% over the last year.[14]

According to a survey of shelters done by the Atlanta Task Force for the Homeless in July, 1987, families make up about 30% of the overall homeless population and have shown an increase of 25% over the last year as well.[15] In addition, there has been an increase in the numbers of working homeless persons, who make up about 40% of those in the shelters.[16] The homeless are much younger than ever before, most falling into the 30-59 year age bracket; 38% are between the ages of 16-29.[17]

Most of the homeless in Atlanta have at least a secondary education.[18] Estimated breakdowns are that 36% are high school graduates, 21% have had some college education, 8% have graduated from college, and 6% have had some form of

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[14] Telephone interview with Anita Beatty, Atlanta Task Force for the Homeless, November 16, 1987.

[15] Id.

[16] Id.

[17] Id.

[18] Id.

graduate school training.[19] Overwhelmingly, the homeless were born in Georgia or the Southern region.[20]

Resources

There are currently about 3,000 shelter spaces in Atlanta, and even fewer beds, located in 58 shelter facilities.[21] There is little assistance from local governments and states; almost all aid comes directly from churches and non-profits.[22] The money expected from the McKinney Homeless Assistance Act has been "strangled at the state level", according to Anita Beatty of the Atlanta Task Force for the Homeless.

According to Lynell Benson, a volunteer and Steering Committee member at the All Saint's Shelter in Atlanta, the shelter must turn away many people each night. She fears that there are very few other resources available to them. Basically, people must struggle for the few spaces available to them.[23]

Causes

The primary cause of homelessness in Atlanta is the overwhelming lack of low-income housing. Seventy percent of the people surveyed said they were in shelters because they could

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[19] Id.

[20] Id.

[21] Id.

[22] Id.

[23] Telephone interview with Lynell Benson, All Saint's Shelter November 16, 1987.

afford the housing that was available.[24] The housing that is available is so expensive that those people making low wages are forced to spend most of their income on even the most minimally standard housing. Transportation costs to jobs are also a great burden when added to the high cost of housing.

Housing

There is currently little or no low-cost housing in Atlanta. There are now over 1300 families on waiting lists for subsidized housing.[25]

Because there has been a push for luxury housing in Atlanta, thousands of Single Room Occupancy (SRO) and low-income housing units have been demolished[26]. The cheapest 1-bedroom apartment runs for $304.00 a month, which is over 60% of the net income of those with a minimum wage job.

Federal Role

Housing needs in Atlanta have not been met. According to Anita Beatty, the federal government "must play an active role in a massive low-income housing initiative. There seems to be an insidious intent to make shelters palatable. Federal government assistance is necessary to help create low-cost housing, when there is simply no willingness on the part of business and local leaders to do so."

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[24] Telephone interview with Anita Beatty, November 16, 1987.

[25] Id.

[26] Id.

Beatty also pointed out that "there was a feeling among those who provide services to the homeless that to try and help the homeless both mentally and physically, and then send them back to the streets and shelters was crazy when many of their symptoms could be alleviated in a home environment."

Lynell Benson says that "there is no question that we need housing. Those people who are eligible for benefits simply have no place to use it."

Boston, Massachusetts

Need

In Boston, there are approximately 5,000 to 7,000 homeless persons, 60% of whom are members of homeless families.[27] This percentage includes those families who are in hotels and motels, most of which are located outside of the city, and the many families doubled and tripled up in single apartments.

There has been an increase in the number of homeless families of about 56%, while the increase overall has been about 30%.[28]

Resources

Boston currently has 2,351 shelter spaces, an increase in the number of shelter spaces from last year of about 1,000 spaces[29]. For the coming winter there is expected to be an increased need of about 250 shelter spaces.[30]

Causes

The leading cause of homelessness is the high cost of housing due to cutbacks in federally subsidized low-income housing. Another cause cited is the inadequate benefit levels

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[27] Telephone interview with Charlene Gilbert, Massachusetts Coalition for the Homeless, November 18, 1987.

[28] Id.

[29] Telephone interview with Donna Brown, Emergency Shelter Commission, November 19, 1987.

[30] Id.

for needy people, and in particular the low payments in Aid to Families with Dependent Children (AFDC).[31]

There is currently an employment boom in Massachusetts which has brought with it gentrification and higher housing prices. Federal cutbacks in the Department of Housing and Urban Development (HUD) have left Boston with few affordable units.

Housing

Currently, there are about 15,000 people on the waiting list for subsidized housing, and the average wait is between 4-7 years.[32] According to Linda O'Brian of the Boston Public Housing Authority, the prospects of finding low-cost housing are not good and such development depends on federal and state funds.[33] In the last 20 years, Boston has lost 80% of its low-income housing stock.[34]

The vacancy rate for Boston overall is 3%, but the vacancy rate for affordable housing is considerably lower than that.[35]

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[31] Telephone interview with Charlene Gilbert.

[32] Telephone interview with Linda O'Brian, Boston Public Housing Authority, November 20, 1987.

[33] Id.

[34] Telephone interview with Charlene Gilbert.

[35] Id.

Advertised rents for a two bedroom apartment have gone from about $515.00 in 1982 to $863.00 in 1985.[36]

Federal Role

According to Charlene Gilbert of the Massachusetts Coalition for the Homeless, the federal government "needs to do all it can to make subsidized housing available to those who need it, and to commit larger resources to increase the affordable housing stock. HUD has a very real responsibility to prevent the loss of affordable units to the private market."

Donna Brown of the Emergency Shelter Commission says that "the federal response has not been adequate. The McKinney Act was a terrific first step -- but the federal government must be willing to help produce more subsidized units. There is also a need for increased benefits levels so that needy people can afford rent."

Mark Baker of the Massachusetts Shelter Providers Association feels that while "the federal and state governments must increase benefits and access to benefits, the immediate need is in the area of low-cost housing".[37]

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[36] Id.

[37] Telephone interview with Mark Baker, Massachussetts Shelter Providers Association, November 19, 1987.

Chicago, Illinois

Need

There are currently between 25,000 to 30,000 homeless people in Chicago.[38] Turnaway rate in shelters have tripled and the numbers continue to grow.[39] It is expected that the number of people seeking shelter will increase as an extremely cold winter has come to Chicago. The shelters were at full capacity this summer and the usage pattern is far exceeding the resources.[40]

Roughly, the homeless population can be broken down into 40% families, 40% single men, and 20% single women.[41] More and more young people are seeking shelter, and providers are seeing more women with children than ever before.[42]

There has also been a significant increase in the numbers of intact families, a disturbing phenomenon when one realizes that no shelter will take in a whole family -- thereby increasing the stress already placed upon a homeless family.[43]

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[38] Telephone interview with Les Brown, Travellers and Immigration Aid, November 18, 1987.

[39] Id.

[40] Telephone interview with Duane Grady, Interfaith Coalition for the Homeless, November 18, 1987.

[41] Telephone interview with Les Brown.

[42] Id.

[43] Telephone interview with Duane Grady.

Resources

The Interfaith Council for the Homeless has recently added 300 beds at warming centers to add to the existing 2,500 beds.[44] The general consensus among service providers is that there are not nearly enough beds for the 25-30,000 homeless persons in Chicago.[45]

Causes

The main cause of homelessness in Chicago is a lack of affordable housing. Other cited causes for the rise in homelessness in Chicago have been that general assistance grants are down, and that many of the homeless do not have adequate employment skills for the market. 300,000 jobs have been lost in the Chicago area since 1984.[46]

Housing

Chicago has seen 3,000 units of low-income housing lost this year. A few years ago it was 1,000 units per year lost. This loss of units corresponds with the rise in gentrification which has swallowed up available units for redevelopment. In addition, the city housing policy is hostile to Single Room Occupancy (SRO) hotels which have provided needed housing for many low-income people.[47] Currently, there are over 40,000 more on the waiting list for subsidized housing and with costs for

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[44] Telephone interview with Les Brown.

[45] Telephone interview with Duane Grady.

[46] Telephone interview with Les Brown.

[47] Telephone interview with Duane Grady.

heating and food increased over 50% since 1981, it is no surprise that many are left without a place they can afford.[48]

Federal Role

According to Duane Grady of the Interfaith Council for the Homeless, the federal government "should be working with the state and localities to provide the resources for housing. I would like to see an administration that is willing to make a commitment to housing."

Les Brown of Travellers and Immigrants Aid says "we need a significant increase in federally subsidized housing." According to him, the federal government's response is "grossly inadequate" and is willing to provide "only a band-aid." "Subsidies for housing and job training for the unemployed are essential to coping with a large part of the homeless problem."

[48] Telephone interview with Les Brown.

Cleveland, Ohio

Need

There are an estimated 120,000 homeless people in Ohio, with about 5,000-20,000 in Cleveland.[49] There has been a 10-15% increase in the number of homeless people since last year.[50]

More women and children are seeking shelter than ever before. They currently make up about 45-50% of the sheltered population.[51] The homeless families seen are younger and are staying longer in transitional housing units simply because of their trouble finding affordable housing.[52] The average age of the person seeking shelter has dropped from 1986 when the average age was 31 to an average age of 26 in 1987. In addition, close to 25% of the homeless are currently employed.[53]

It is expected that there will be an increase of about 10% in the numbers of homeless persons seeking shelter as temperatures drop down further, but things could get worse this year as the State of Ohio has lifted a statewide moratorium that

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[49] Telephone interview with Bill Faith, Ohio Coalition for the Homeless, November 19, 1987.

[50] Telephone interview with Sister Donna Hawk, Transitional Housing, Inc., November 18, 1987.

[51] George Berlik, Cuyahoga County Ombudsman's Office.

[52] Id.

[53] Telephone interview with Bill Faith.

prevents landlords from turning off utilities for tenants' failure to pay rent.[54]

Resources

Simply put, there are not enough shelter beds to cover the number of people in Ohio who seek them.

There are currently about 500 shelter spaces for the entire homeless population.[55] Shelter providers indicate that they must turn away more than they can take in. For instance, Sister Mary Francis Harrington, who runs a shelter for women with children, said that for every one person she can take in, she must turn away three people. She said that in the first ten months of 1986, of the 2,104 persons who sought assistance from her shelter, she was able to accommodate only 475 of them. In 1987, of the 2,250 requests for shelter, she could accommodate 579.[56]

Causes

While there are a variety of reasons for the increase in the number of homeless people, including unemployment, the primary cause is the steady decline in the availability of low-income housing units.[57] This problem is especially acute for

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[54] Id.

[55] Telephone interview with Sister Mary Francis Harrington, East Side Catholic Shelter, November 18, 1987.

[56] Id.

[57] Telephone interview with George Berlik.

families where public assistance and low wages prevent accessibility to the housing market.

The waiting list for public housing is well over 6,000 names and over two years long.[58]

Cleveland's median rent cost for a one-bedroom is $412.00 a month. For low income housing, a one-bedroom is in the range of $250-285.[59] Essentially, low income persons are priced out of the housing market as they must spend almost all their money on rent.

Federal Role

According to George Berlik of Cuyahoga County Ombudsman's Office, homelessness is "the fruit of the lack of initiative in the housing department at the federal level."[60] Mr. Berlik, while pleased with McKinney money, felt that it provided more "good hopes than actual real money as it was spread over an entire country coping with the homeless problem."

Sister Donna Bawk of Transitional Housing, Inc. said that the Federal Government "helped create the problem through cutbacks in housing and benefits; it should now shift its focus from high military spending to the housing needs of its own country."[61]

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[58] Telephone interview with Sister Mary Francis Barrington.

[59] Id.

[60] Telephone interview with George Berlik.

[61] Telephone interview with Sister Donna Bawk.

Dallas, Texas

Need

There are approximately 4,000-14,000 homeless persons in Dallas.[62]

There has been at least a 20% increase in the number of homeless persons since last year.[63] Almost all service agencies in Dallas report an increase in requests for help.

The First Presbyterian Community Ministry reported a 10% increase in requests for food and shelter assistance this year.[64]

Methodism's Bread Basket saw an increase of 48% in the number of families it served in the first nine months of 1987 (about 5,000) over those it served in the same time period in 1986 (3,375).[65]

The Salvation Army served 432 children in 1986, and 1,529 children in 1987. This represents an increase of 253% in one year.[66]

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[62] Telephone interview with John Fullinwider, Common Ground, November 17, 18 and 19, 1987.

[63] Id.

[64] Telephone interview with First Presbyterian Community Ministry, November 18, 1987.

[65] Telephone interview with Methodism's Bread Basket, November 18, 1987.

[66] Telephone interview with Salvation Army, November 19, 1987.

Matt English of North Dallas Shared Ministries reported that his agency witnessed a 75% increase in requests for food and rent assistance over 1986.

It is expected that the homeless population will continue to grow this winter. In particular, the portion of "community homeless" -- city residents who have been evicted, burned out, or displaced -- is expected to increase. In addition, the proportion of homeless persons who are working is increasing. "We're looking at a relentless increase in the numbers of people who have never been homeless before," said John Fullinwider of Common Ground.

Resources

There are approximately 1,724 shelter beds in Dallas. Of these, 762 are free and 962 carry a cost. None are municipal.

Dallas County provides 26 apartments that house 104 mentally ill homeless persons.

There are 41 units of transitional housing in Dallas.

The only family shelter in Dallas has 22 units.

Causes

The lack of affordable housing for low-income people is a principal cause for homelessness in Dallas.[67]

"Although Dallas is a relatively rich city, its economy has problems," said Matt English. He reported that the real

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[67] Telephone interview with Matt English, North Dallas Shared Ministries, November 19, 1987; telephone interview with John Fullinwider.

estate industry has been hit especially hard, meaning that construction jobs are scarce, and more people are out of work. "People who have always been low-income are now going over the edge into homelessness," he said.

At the same time, welfare benefit levels are extremely low. Texas ranks 47th in the USA for amount of AFDC payments. "You can't pay rent with that," asserted English.

Housing

There is little available housing for low-income people in Dallas.

Of 7,000 public housing units, 1,500 are boarded up. Dallas plans to demolish these and an additional 1,154 units. In total, 2,654 units will be destroyed.[68]

The waiting list for public housing is liquidated quarterly. The last published list appeared in March; it showed a total of 5,173 families on the combined waiting list for public housing and for Section 8 housing. All 3,600 available Section 8 certificates are being used.

Although the vacancy rate for housing in Dallas rose from 13% in 1983 to 18% in 1986, the eviction rate has also risen. It is now at 21%, or 46,000 evictions per year.[69] In addition, vacancies are primarily in upscale 1 or 2-bedroom apartments. "The vacancies are for the rich," stated John Fullinwider. "The poor are not in the housing market."

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[68] Telephone interview with John Fullinwider.

[69] Id.

"The housing situation is critical, and it's getting worse," said Matt English.

Federal Role

Programs funded under the new federal McKinney Act have helped Dallas' homeless. However, these funds are not sufficient to meet the need.

The federal government must take up its commitment to build housing for low-income people in Dallas. "In the last six years, the government has reneged on a 50-year old commitment," said English. "It has to get back into the business of creating housing for people to live in, and of expanding voucher and Section 8 programs," he stated.

Efforts must be made to not only revive housing production programs but also to preserve existing subsidized and public housing.

Denver, Colorado

Need

There are at least 3,000 homeless persons in Denver, Colorado.[70]

There has been a rise of about 10-15% in the numbers of homeless since last year with a marked increase in the number of families seeking shelter.[71]

Resources

There are an estimated 950 shelter spaces in Denver and it is expected that there will again be many more people seeking shelter here in winter time than there are spaces available for them.[72]

In one shelter, 80 spaces set up for the winter's overflow were all full this summer.[73]

Causes

Homelessness in Denver is attributable to a scarcity of low-income housing and a severe unemployment problem (6.2% in Denver). Mental illness and chemical dependency are cited as contributing factors to the homeless problem.[74]

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[70] Telephone interview with Mary Ann Gleason, Colorado Coalition for the Homeless, November 18, 1987.

[71] Id.

[72] Telephone interview with Joan Alexander-Ortega, Volunteers of America Emergency Shelter, November 16, 1987.

[73] Telephone interview with Mary Ann Gleason.

[74] Id.

Housing

The availability of low-cost housing is very slim in Denver.[75] A study put out last year indicated that the city was lacking over 20,000 affordable units of housing.[76] Currently, two SRO buildings are being torn down to build a convention center; this will eliminate 372 more units.

While it depends on the program, waiting lists for public housing are long. Some programs are up to a year in length, and families must wait at least three months, if they can get onto the list in the first place.[77]

Federal Role

According to Joan Alexander-Ortega, the federal government has "failed to see that the problem is as big as it is. There is a serious need for housing for the mentally ill, the middle aged, and especially for the family, where often a family member is working and still can't afford the rent."

For Mary Ann Gleason, "there is a strong need to develop low income housing -- it's the key problem here. We also need a serious job program for the unemployed and strong education to combat the drop-out rate. The federal government must play a vital role in the development of these solutions."

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[75] Id.

[76] Id.

[77] Telephone interview with Joan Alexander-Ortega.

Des Moines, Iowa

Need

There are 1,000-1,500 homeless persons in Des Moines.[78]. This figure represents a 10% increase over last year.[79] Single men comprise the largest segment of the population, but their numbers are remaining constant. Meanwhile, the numbers of families are increasing.[80]

The coming winter promises to be hard on Des Moines' homeless. "There will be more men under the bridges this winter," aid Pam Carmichael of the Des Moines Coalition for the Homeless. "I'm sure we'll have a couple of deaths."

Resources

There were 529 beds in 13 shelters scattered throughout Des Moines in February 1987.[81] "What is available in no way meets the need," according to Carmichael.

Most facilities for the homeless in Des Moines are for single men. There are only three facilities for families and they are all full.[82] An apartment rental program for families

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[78] Telephone interview with Pam Carmichael, Des Moines Coalition for the Homeless, November 13, 1987.

[79] Id.

[80] Id.

[81] Telephone interview with David Disher, Human Service Co-ordinating Board of the United Way, November 20, 1987.

[82] Telephone interview with Patti McKee, Catholic Worker House, November 13, 1987.

that is sponsored by eight Des Moines churches is always full as well.

There are no city or state funds for the homeless in Des Moines.[83]

Causes

There is a lack of low-income housing in Des Moines. "It comes down to money," said Pam Carmichael. "People can't afford to pay the utilities or the rent." The low-income housing stock continues to dwindle as gentrification becomes more prevalent.[84]

Low AFDC payments also cause homelessness. The AFDC grants have not increased since 1980, and are currently at $430 a month for a family of four. If inflation increases had been calculated, families would be receiving $821 per month.[85]

In addition, a weakening of the local economy in general contributes to homelessness in Des Moines.[86]

Housing

Low-income housing is scarce in Des Moines.

There is very little public housing in Des Moines -- about 800 units. The waiting list for the few units is three

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[83] Telephone interview with Pam Carmichael.

[84] Telephone interview with Patti McKee.

[85] Telephone interview with Robert Cook, Cottage Grove, November 13, 1987.

[86] Telephone interview with Patti McKee.

years long.[87] The waiting list has been closed for at least two years.

There are 1,200 Section 8 units in Des Moines; they are all full.[88]

Federal Role

The federal assistance funds made available by the Stewart B. McKinney Act are helpful, but they don't go far enough. More federal support is needed for subsidized low-income housing programs. "Federal support has been nothing," asserted Patti McKee of the Catholic Worker House.

"Private and city funds won't meet the need or have an impact until the feds make a commitment," stated Robert Cook of Cottage Grove Presbyterian Church.

The government's priority must be to improve existing programs. "We need to live up to the commitment for housing that we made in the 1960s and 70s, first and foremost; then we can talk about creating new housing programs," said Cook.

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[87] Telephone interview with Pam Carmichael.

[88] Id.

Laramie, Wyoming

Need

There are approximately 200 homeless persons in Laramie on any given night. This figure represents an increase of 100% over 1986 estimates.[89] Seventy-five percent of the homeless population are members of families.[90] The homeless population is expected to increase.[91] The Central Wyoming Rescue Mission in Caspar reported a 10% increase in the homeless population it served since 1986.[92]

Resources

There are no shelters in Laramie.[93]

The Wyoming Coalition for the homeless provides motel rooms for 30 people nightly -- 5-10 families and 6 single people.

The Salvation Army also puts up approximately 30 families each night.

Laramie received $9000 from the state for a new shelter. FEMA funds are available for food only.[94]

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[89] Telephone interviews with Kathleen McDonald-Evoy, Wyoming Coalition for the Homeless, November 16 & November 20, 1987.

[90] Id.

[91] Id.

[92] Telephone interview with Reverend Roger Ness, Central Wyoming Rescue Mission, November 23, 1987.

[93] Telephone interview with Kathleen McDonald-Evoy.

[94] Telephone interview with Reverend Roger Ness.

Causes

Unemployment is a leading cause of homelessness in Laramie. There is a 90% unemployment rate at the Riverton Indian Reservation. Thirteen city businesses closed in the summer of 1986. Mines have been closing. The oil industry has declined. Marginally employed families are losing their homes to foreclosure.[95]

Housing

There are 129 units of public housing in Laramie. The waiting list for these units is two years long.[96] Turnover is low, in the last 15 months, only 18 apartments have become available.

There is no Section 8 housing in Laramie.

Low-cost housing is scarce due to Laramie's large student population.[97].

Federal Role

The funds made available under the Stewart B. McKinney Act are useful; however, the fact that Laramie does not have an established shelter means that it is not eligible for Emergency Shelter Grant Funds. Furthermore, only two Wyoming cities are large enough to qualify as cities under federal funding

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[95] Telephone interview with Ilene Johnson, NOWCAP, November 23, 1987.

[96] Telephone interview with Kathleen McDonald-Evoy.

[97] Id.

programs.[98] "We need more subsidized housing," reported a staffer at the Interfaith Clearinghouse. "There is not enough low-income housing for low-income people."

[98] Telephone interview with Ilene Johnson.

Los Angeles, California

Need

There is a current estimate of 50,000 homeless people in Los Angeles, and providers have seen an increase of 25% over the last year.[99] The number of homeless families has increased over the year by 40%. Members of families currently make up about 30% of the homeless population.[100]

Overall the greatest change has been that the homeless population is younger and better educated.[101] Forty-five percent are men, 15% women and 10% are youths. An estimate of 20% has been given for the percentage of homeless working.[102]

It is expected that as temperatures drop, the demand for emergency shelter will increase. Some people will freeze to death, as some did last year.[103] Police sweeps on skid row have created a more decentralized population that is harder to help. And the past year's earthquakes have added to the number of people seeking shelter.

Resources

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[99] Telephone interview with Gary Blasi, Legal Aid Foundation of Los Angeles, November 20, 1987.

[100] Id.

[101] Id.

[102] Id.

[103] Id.

There are currently about 9,000 shelter spaces -- beds as well as chairs -- and every shelter is forced to turn people away.[104] Since last winter, 1,000 beds have been eliminated. Due to funding problems, more shelters will be closing.

Causes

The key reasons for homelessness in Los Angeles are housing and unemployment. Rents are continuing to go up at the same time that poverty and unemployment are increasing.[105]

Housing

According to a report put out by the California Housing and Urban Development Office, Los Angeles has the worst housing affordability problem in the country.[106] For every one affordable unit found, there are four people looking for it. Currently, there are 25,000 people on the waiting list for public housing.[107]

The average cost of housing for a two bedroom unit is $490.00 in the poorer areas of the city. Elsewhere, the average cost is $600.00.[108] Either way, it is far above the current benefit level for housing needs.

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[104] Telephone interview with Ruth Schwartz, Shelter Partnership, November 18, 1987.

[105] Id.

[106] Id.

[107] Id.

[108] Robert Butler, Travellers Aid, November 19, 1987.

Federal Role

There is a general consensus that the federal government must play an active role in low-income housing production.

According to Gary Blasi of the Legal Aid Society, it is critical that the federal government "expand its emergency measures to keep people alive, while at the same time addressing the housing needs of all its people. The revenue for these measures could come at least partly from removal of subsidies for second homes and luxury development."

Ruth Schwartz of the Shelter Partnership believes that federal government involvement has been "too little, too late." With requirements being very stringent and complicated, especially in terms of matching funds, it is very difficult to apply for the meager funds available. In addition, she notes that "housing has to be major priority of our federal government."

According to Robert Butler of Travellers Aid, the federal government needs to recognize the urgency of the problem. "The local communities, who bear the brunt of the problem, cannot adequately plan for a problem with a national scope. The federal government has to get involved, through incentives or otherwise, because the private market just won't do it alone."

Manchester, New Hampshire

Need

A conservative estimate of the number of homeless persons in Manchester is 1,200. There are about 3,000 people homeless statewide in New Hampshire.[109]

At the New Horizons shelter in Manchester alone, the number of people seeking shelter increased from 709 in 1986 to 800 in 1987, an increase of more than 10%.[110] The average age of the person seeking shelter is in the mid-30's or younger, and a significant number are in their early 20's.[111]. In a survey done last July, it was found that 58% of the men were employed.[112] In a shelter in nearby Portsmouth, 90% of the people were employed.[113].

Providers have seen a big increase over the last year in the number of families and women both in Manchester and Portsmouth.[114]

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[109] Telephone interview with Henrietta Charest, New Horizons for New Hampshire, November 16, 1987.

[110] Id.

[111] Id.

[112] Id.

[113] Telephone interview with David Hurley, Crossroads House, November 18, 1987.

[114] Telephone interview with Thomas Bunnell, Legal Assistance, November 17, 1987; telephone interview with Henrietta Charest; telephone interview with David Hurley, Crossroads House.

Causes

The major cause of homelessness is Manchester is the lack of affordable housing. New Hampshire has a booming economy, and there is very little unemployment. However, there has been a great deal of gentrification in Manchester and with increased affluence have come skyrocketing rents and utility costs. In addition, cutbacks in welfare benefits and public housing levels have taken their toll on many of Manchester's inhabitants.[115].

There are an estimated 70 shelter spaces in Manchester.

Resources

While there has been increased community support for the homeless in Manchester,[116] there is a general consensus that there are not nearly enough resources now to deal with the escalating problem.[117] Providers are expecting increased numbers as the weather gets colder and with the increase in families and singles, there will be many who will be turned away.[118]

There are no shelters in the Portsmouth area for the homeless population with special needs -- the mentally ill, chemically dependent, or poorly educated.[119]

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[115] Telephone interview with Thomas Bunnell.

[116] Telephone interview with Sister Angela Whitten, Diocese of Manchester, November 23, 1987.

[117] Id.

[118] Id.

[119] Telephone interview with David Hurley.

Federal Role

According to Henrietta Charest of New Horizons, the federal government has to return to its role of helping to provide for the housing needs of this country, and at the very least "restore Housing and Urban Development funding to pre-Reagan levels. We need the funding for housing along with a national right to shelter."

Similarly, Thomas Bunnell of Legal Assistance in Manchester believes that "the Reagan Administration has been horrendous on this issue. We have to reverse the substantial cut in housing since 1981, and refund welfare programs that are essential to the needy."

David Hurley said that "the McKinney Act was good, but it's a band-aid." He stressed the fact that "there is something fatally flawed when you're employed full-time, and you still can't afford to find a place to live."

Miami, Florida

Need

There are currently an estimated 10,000 homeless people in Miami,[120] which includes those who are "hidden" homeless, doubled or tripled in single apartments.

Families make up about 28% of the homeless population, a 36% increase in the number homeless families seeking shelter.[121] There is an expected increase of 25% in the numbers of homeless people based on a Miami Herald Survey and a local police report.[122]

On average, the composition of the city's population is 56% single men, 28% families, and 15% single women.[123] An average of 29% of the homeless are mentally ill. About one in five homeless are employed in either full-time or part-time jobs.[124] Forty percent of the homeless are veterans.[125]

In 72% of the cities in Dade County, families are the largest group for whom there is insufficient emergency

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[120] Telephone interview with Beth Sackstein, Camillus House, November 18, 1987.

[121] Telephone interview with Kay Flynn, Miami Coalition For Care to the Homeless, November 19, 1987.

[122] Id.

[123] "A Report on the Homeless," Miami Coalition for Care to the Homeless, Summer 1987.

[124] Id.

[125] Id.

shelter.[126]

Resources

There are currently 409 shelter beds available, 163 provided by the County and the rest provided by non-profits and church groups.[127] There are no family shelters, so families must split up to receive shelter. In some places like Miami Beach, there are no shelters at all.[128].

Causes

The causes of homelessness include cutbacks in benefits, deinstitutionalization, and unemployment; but the predominant factor is the acute lack of affordable housing in Miami.[129]

Housing

There has been a great deal of redevelopment, especially in the downtown area. The newer developments have brought higher scale housing and no low income housing. There is currently a waiting list in the county of 12,000 or more names.[130]

The percentage of renters paying more than 35% of their income for rent went from 39% to 49% from 1977 to 1983, according

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[126] Id.

[127] Telephone interview with Kay Flynn.

[128] Telephone interview with Beth Sackstein.

[129] Telephone interview with Kay Flynn.

[130] Id.

to the U.S. Census Annual Housing Survey: 1983.[131] In 1983, 23% of the renters were paying over 60% of their income for rent, contrasting with 16% in 1979.[132]

Beth Sackstein of Camillus House says that the availability of low cost housing is "essentially nil" and that "redevelopment is taking its toll on the old, affordable housing stock."

Federal Role

While many feel that the federal government has done something by passing the McKinney Act, they also emphasize that there must be an initiative by the federal government to fund low-income and public housing.[133]

As Kay Flynn says, "the local governments don't have the money alone" and "federal government has to provide assistance for low income housing."

According to Dr. Frank Jacobs of the Miami Rescue Mission, "families must spend every penny on housing -- it is an impossible situation." The federal government has to play a role, he says, because "the private market won't do it alone."[134]

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[131] "A Report on the Homeless," Miami Coalition for Care to the Homeless.

[132] Id.

[133] Telephone interview with Beth Sackstein.

[134] Telephone interview with Dr. Frank Jacobs, Miami Rescue Mission, November 15, 1987.

Milwaukee, Wisconsin

Need

There are an estimated 6,500 homeless persons in Milwaukee on any given night. This figure represents an increase over last year's estimate of approximately 30%.[135]

Close to 46-48% of homeless persons are members of families.[136] Two-parent working families are constituting a larger segment of the homeless population.[137] Currently, about 10% of the homeless are involved in some type of employment. Newly unemployed people are having to use the shelter system for the first time.

The homeless population is expected to increase by 30-40% in the coming year;[138] the proportion of families is expected to go up.[139]

Resources

There are 650 available shelter beds in Milwaukee. Maureen Martin of the Salvation Army reported that the shelter operates at 98% capacity or more for its 80 beds every night. The shelter turned away 80-100 people per month during August, September, and October 1987.

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[135] Telephone interview with Joe Volk, Community Advocates, November 13, 1987.

[136] Id.

[137] Telephone interview with Maureen Martin, Salvation Army, November 19, 1987.

[138] Id.

[139] Telephone interview with Joe Volk.

According to Mary Evans of the Family Crisis Center, the shelter operates at 100% capacity for its 22 beds every night. In September 1987 alone, 663 families were turned away. This represents a tremendous increase over the average monthly turnaway rate of 15 in 1985.[140]

All shelter beds in Milwaukee are privately operated.[141] However, the county allots some money to shelters. The state of Wisconsin provides $500,000 statewide a year for services to the homeless; Milwaukee receives $330,000 of this.[142]

Causes

The high cost of housing is a major cause of homelessness in Milwaukee. A lack of sufficient income adds to the problem.[143]

Other causes include eviction, overcrowding, domestic violence, and unemployment.[144]

Housing

The waiting list for Milwaukee's 2,200 federal public housing units is three to five years long; the city Housing

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[140] Id.

[141] Telephone interview with Maureen Martin.

[142] Telephone interview with Joe Volk.

[143] Id.

[144] Telephone interview with Mary Evans, Family Crisis Center, on November 19, 1987.

Authority is currently making offers to clients who applied for public housing in 1982, 1983 and 1984.[145]

There are 3,000-4,000 units of federal Section 8 housing. The waiting list for these units tops 5,000 families.[146]

Section 8 housing for the elderly is also scarce; the waiting list is one year long.[147]

There is very little turnover in the public housing market.[148]

The Milwaukee Housing Authority asserts that there are 3,000-5,000 vacant affordable housing units in the city.[149] However, the city has not indicated whether these units are inhabitable and has not provided any specific examples. Moreover, the length of the public housing waiting list in Milwaukee indicates that these vacant units might not actually be affordable, as the Housing Authority claims they are.

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[145] Telephone interview with Michal Dawson, Department of City Development, Milwaukee Housing Authority, November 19, 1987.

[146] Id.

[147] Id.

[148] Telephone interview with Maureen Martin.

[149] Telephone interview with Michal Dawson.

Federal Role

The availability of funding under the Stewart B. McKinney Act is a "step in the right direction," said Maureen Martin of the Salvation Army.

There is a need for a greater government role in low-income housing services in Milwaukee. "The federal government has to recognize that there are thousands and thousands of families that are not being served," said Michal Dawson of Milwaukee's Department of City Development. "There are people who can never be homeowners that will be renters -- we have to provide for them," she added.

"The government shouldn't be creating any more shelters. We need more housing; transitional housing, SRO's for singles, and more subsidized units in general," said Maureen Martin of the Salvation Army.

Joe Volk stated that a reaffirmation of government's role in public housing is necessary. "Without permanent housing, we'll just continue to apply band-aids," he stated.

Minneapolis, Minnesota

Need

There are 35,000 to 53,000 homeless persons in any given year in the Twin Cities Metro area and an estimated 23,500 in the city of Minneapolis.[150] The state of Minnesota has seen an increase of homeless people since August, 1985 of 72% and of 31% since May, 1987.[151]

Among the homeless, 60% are female headed families, 25% single men, and 10% are single women.[152] About 10% are currently employed. There has been a major increase in families, especially from the rural areas as well as an increase in families from the suburbs.[153]

There is an expected increase this winter of 10-20% in the numbers of homeless, even though there is a greater availability this year of shelter space.[154]

Resources

There are currently 1,100 shelter beds available in Minneapolis, though people are hesitant to use them because of the poor treatment of residents and a lack of shelter

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[150] Telephone interview with Sue Watlov Phillips, Elim Transitional Housing, Inc., November 13, 1987.

[151] Id.

[152] Telephone interview with Mary Jo Jackson, Housing Resources, November 13, 1987.

[153] Telephone interview with Sue Watlov Phillips.

[154] Id.

security.[155] There has also been a decrease in the number of shelter beds because of an increase in the transitional housing programs. However, because rental housing is running at a very low vacancy rate, people are often stuck in transitional housing units.

Causes

The biggest factor involved in the rise of homelessness in Minneapolis is the limited supply of low-cost housing.[156] There is a high unemployment rate of 6% statewide.[157] The rural crisis caused the loss of 7,000 farms last year and 5,000 farms the year before. It is also predicted that at least 1/2 of the farms around today will be lost in the coming decade.[158]

Housing

Housing is extremely competitive in Minneapolis. The problem is that the more vulnerable segments of the population -- families headed by women, the mentally ill, and the chemically dependent -- are the least able to compete in the struggle for housing.[159]

Currently, those people earning minimum wage spend over 70% of their net income on housing. The waiting list is open

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[155] Telephone interview with Mary Jo Jackson.

[156] Telephone interview with Sue Watlov Phillips.

[157] Id.

[158] Id.

[159] Telephone interview with Mary Jo Jackson.

only one day every two to three years and thousands will wait in line to be put on it.[160] There are Section 8 certificates available, but no housing to use them.[161]

Federal Role

There is a strong feeling in Minneapolis that the federal response to homelessness has been "pretty poor thus far."[162] According to Sue Watlov Phillips, Chair of the Minnesota Coalition for the Homeless, "the federal government needs to put energy into addressing the long-term housing needs of its citizens, while at the same time continue to assist those people with special programs who fall through the safety net." She also feels there is a strong need for community-based health facilities for the mentally ill and chemically dependent.

"The McKinney Act money was a step in the right direction, even if the applying process was more manageable," said Mary Jo Jackson of the Minneapolis Coalition. However, she pointed out the "importance of federally subsidized housing" and the "need for federal incentives to cities to provide low-cost housing, for example through matching grants."

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[160]Telephone interview with Sue Watlov Phillips.

[161]Telephone interview with Mary Jo Jackson.

[162]Telephone interview with Sue Watlov Phillips.

Nashville, Tennessee

Need

In a Nashville street count on one night in June of 1987, 825 homeless people were actually counted sleeping on the streets of the downtown area and in the shelters. This number does not include homeless persons not on the streets or in the shelters that night. Nor does it include those living in abandoned buildings or other hidden places outside the downtown area. This figure represents an 8% increase over the figure for June 1986.[163]

Fifteen to twenty percent of Nashville's homeless population are members of families.[164] Seventy-eight percent are single men; 6% are single women, and about 30% are working. Forty percent have experienced some mental illness in the past.[165]

Although the single white male is still the typical homeless person, a more diverse population, representing families with children and the elderly, is joining the ranks of the homeless.[166]

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[163] Telephone interview with Kate Monaghan, Nashville Coalition for the Homeless, November 13, 1987.

[164] Telephone interview with Major White, Salvation Army, November 20, 1987.

[165] Telephone interview with Kate Monaghan.

[166] Telephone interview with Bill Moynihan, Metro Social Services, November 19, 1987.

The Union Mission estimates that by January it will be sheltering up to 600 people in its shelter alone; in mid-November it housed 410 people in one night.[167]

Resources

In Nashville in the winter, as many as 625 men and 140 women and children can be sheltered each night. A new church program will furnish an additional 75-80 beds per night.[168]

All shelter beds are privately operated, except for six city-sponsored beds for the elderly and 16 adolescent beds.[169]

The increase in the number of homeless families means that social workers cannot find shelter beds for families.[170]

The situation is not expected to improve. "The demand for service is still up, and I don't foresee a decrease. There's a general feeling that the problem will occur with the same frequency, if not more," said Bill Moynihan of Metro Social Services.

Causes

There is little housing for low-income people in Nashville.

"The housing situation is creating homelessness," said Kate Monaghan of the Nashville Coalition for the Homeless.

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[167] Telephone interview with Reverend Richard Kritsch, Union Mission, November 13, 1987.

[168] Telephone interview with Kate Monaghan.

[169] Id.

[170] Telephone interview with Bill Moynihan.

According to the Union Mission's Reverend Richard Kritsch, a rumored "building boom" has brought many to Nashville in search of work, especially single adults. Thirty-five percent of Nashville's homeless who are from out of town came to find work.

The lack of education or job skills also contributes to homelessness in Nashville.[171]

Housing

The vacancy rate in Nashville is around 1-2%.[172] At the same time, there is a shortage of subsidized housing in Nashville.

The waiting list for Nashville's 6,400 units of public housing is about 500 families long, with most families waiting for 2-bedroom apartments.[173] There are 2100 units of Section 8 and moderate rehabilitated housing in Nashville. The waiting list for Section 8 units has been suspended at more than 3000 people.[174]

There are no housing programs for single adults in Nashville.

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[171] Telephone interview with Reverend Richard Kritsch.

[172] Telephone interview with Nell McKerley, Metropolitan Development and Housing Agency, November 13, 1987.

[173] Id.

[174] Id.

Federal Role

"We need more Section 8 funds -- we could use them immediately," stated the Nashville coalition's Kate Monaghan.

"We hope the McKinney Act funds will help to make some substantial gains," said Bill Moynihan. "It has stimulated more planning in Nashville," he added.

"The solution to the problem is more affordable housing in any form, "said Major White of The Salvation Army.[175]

[175]Telephone interview with Major White.

New Haven, Connecticut

Need

There are at least 3200 homeless persons in New Haven. This represents a 15-20% increase in the homeless population since 1985.[176]

Approximately one-third of the homeless population are members of families. The segment of working families is increasing.[177] There are more elderly and disabled people joining the ranks of the homeless.[178] About 20% of the homeless in shelters are working.[179]

The number of homeless is expected to increase by an additional 20% this year.[180]

Christian Community Action reported a 30% increase in the number of families it served over last year.[181]

Katherine Burdick of the city's Department of Human Resources reported at 50% increase in the number of homeless

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[176] Telephone interview with Cynthia DeLouise, Columbia House, November 17, 1987.

[177] Id.

[178] Telephone interview with Katherine Burdick, New Haven Department of Human Resources, November 19, 1987.

[179] Telephone interview with Jane McNichol, Connecticut Coalition for the Homeless, December 6, 1987

[180] Telephone interview with Cynthia DeLouise.

[181] Telephone interview with Carl Hilgert, Christian Community Action, November 18, 1987.

families so far this year. "I suspect the numbers are higher than ever reach us," she said.[182]

Resources

Columbus House, the only shelter for homeless adults, shelters approximately 48 people per night.[183]

Christian Community Action houses 8-10 families per night in motels and shelters 17 families.[184]

The need for shelter exceeds available resources. In 1986, Columbus House had 1500 turnaways. Between July and September of 1987, 73 families were turned away because of lack of shelter space.[185]

The City of New Haven's Department of Human Resources shelters homeless AFDC recipients and their families. Last year it sheltered 170 families; so far this year it has sheltered 200 families.[186] If not for a new rental assistance program that places families in permanent housing, these numbers would be even higher.

The state of Connecticut has administered $556,969 in federal and state funds for existing shelters in New Haven this

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[182]Telephone interview with Katherine Burdick.

[183]Telephone interview with Cynthia DeLouise.

[184]Telephone interview with Carl Hilgert.

[185]Telephone interview with Cynthia DeLouise.

[186]Telephone interview with Katherine Burdick.

year.[187] The city of New Haven reimburses Christian Community Action for some of its expenses in sheltering homeless families.

Causes

There is a lack of affordable housing in New Haven. The low-income housing stock is shrinking rapidly.[188] Rents are increasing at an alarming rate.[189] Families can no longer make ends meet.

Cynthia DeLouise of Columbus House reported that in 1985, 5% of the shelter's clients were homeless because of difficulties in obtaining housing or employment. In 1986, the percentage rose to 15%. Fewer shelter clients are homeless due to substance abuse and mental illness.[190]

AFDC payments cannot keep up with increasing rents.[191]

Housing

There is a serious lack of affordable, low-income housing in New Haven. The vacancy rate for housing is New Haven is a very low .05%.[192] With rising rents and few available apartments, the eviction rate is very high. The Housing Session of the Superior Court sees more than 300 new evictions

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[187] Telephone interview with Pam Crump, State of Connecticut, Department of Human Resources, November 20, 1987.

[188] Telephone interview with Katherine Burdick.

[189] Telephone interview with Carl Hilgert.

[190] Telephone interview with Cynthia DeLouise.

[191] Telephone interview with Carl Hilgert.

[192] Id.

monthly.[193]

There is a 1500-applicant waiting list for New Haven's 3150 units of inhabitable public housing. The list was closed in mid-1984. Applications dating from 1980 and 1981 are currently being serviced.[194]

New Haven's only Single Room Occupancy (SRO) hotel will close this year, leaving 210 single people to find residence elsewhere.[195]

The waiting list for Section 8 housing is 1500 people long.

Federal Role

"There needs to be a more aggressive stance by the feds in producing more low-income housing," said Jane Rosendahl of the city's Housing Authority.[196] "Incentives are necessary to encourage private development," she added.

"The basic cause of homelessness is the lack of affordable housing," said Carl Hilgert. "The federal government has to restore the $25 billion in aid to affordable housing. We appreciate the McKinney Act, but it's stop-gap."

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[193]Telephone interview with Cynthia Teixeira, Housing Session, Judicial Department, November 23, 1987.

[194]Telephone interview with Jane Rosendahl, New Haven Housing Authority, November 23, 1987.

[195]Telephone interview with Cynthia DeLouise.

[196]Telephone interview with Jane Rosendahl.

New Orleans, Louisiana

Need

In New Orleans, approximately 1,200-5,000 persons are now homeless on any given night. According to the city, between 7,000 and 10,000 became homeless in New Orleans over the course of 1987.[196]

Over the past year shelters have seen a growing number of families seeking shelter assistance. There has been a 20% increase in the New Orleans homeless population, according to Brother Don Everard of Hope House.[197] An average of 200 families a month seeks shelter in New Orleans, he said. The city has bed space facilities for 20 homeless families.

Resources

New Orleans has about 577 shelter beds. According to Vicki Judice of Catholic Charities, only 133 of those are free. Everard notes the nightly fee most of the shelter facilities charge (usually 8 dollars) prohibits many homeless people from utilizing those facilities. Right now only 50-60% of the city's 577 shelter beds are being used.

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196 Telephone interview with Jackie Harris, Administrator, Multi-Service Center for the Homeless, November 18, 1987; telephone interview with Vicki Judice, Catholic Charities, November 18, 1987; telephone interview with Crystal Pope, Travelers Aid, November 19, 1987.

197 Telephone interview with Brother Don Everard, Hope House, November 17, 1987.

Causes

The most significant causes of homelessness in New Orleans are the depressed economic conditions and a high unemployment rate. "Lack of adequate employment opportunities and a small housing market are the leading problems the homeless face," according to Jackie Harris, administrator at the Multi Service Center for the Homeless.[198]

Housing

The number of public housing units in New Orleans is 14,000.[199] According to the Housing Authority, the waiting list for those units is now closed. In 1985, 3,300 families were on the waiting list. Today there are more than 5,000 families on that list, according to David Kalb, Loyola University Sociology Professor.[200]

Federal Role

"The government's response has been disastrous. The loss of housing funding during the Reagan administration has really been felt in New Orleans," Everard noted. "What's needed is a mobilization of federal money to help areas in the country such as New Orleans still experiencing high unemployment rates and depression-like conditions".

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[198] Telephone interview with Jackie Harris, Administrator, Multi-Media Service Center for the Homeless.

[199] Telephone interviews with Thelma Johnson, New Orleans Public Housing Authority, November 19, 1987.

[200] Telephone interview with Dennis Kalb, Loyola University Sociology Department, November 19, 1987.

New York, New York

Need

The number of homeless persons sheltered in New York State has almost doubled in the last four years. Since 1984, the number of homeless persons in the state sheltered increased from a documented 21,000 persons to 40,000. More than half of these homeless persons sheltered were children.[201]

Currently there are 70-90,000 homeless persons in New York City, an increase over last year of up to 10,000.[202] The fastest growing segment is families who make up two-thirds of the persons sheltered -- nearly 5,300 families city wide.[203] Between 20%-50% are currently employed.[204]

Providers expect an increase of about 20-25% in the winter time.[205]

Diane Sonde, who directs Project Reach-Out, a mobile outreach for unsheltered mentally ill homeless persons on the Upper West Side, says she sees 400-500 new persons every month.[206]

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[201] Telephone interview with Fred Griesbach, Coalition for the Homeless, November 18, 1987.

[202] Telephone interview with Beth Gorrie, Coalition for the Homeless, November 16, 1987.

[203] Id.

[204] Telephone interview with Keith Summa, Coalition for the Homeless, December 7, 1987.

[205] Telephone interview with Beth Gorrie; telephone interview with Jack Doyle, Red Cross, November 19, 1987.

[206] Telephone interview with Diane Sonde, Project Reach-Out, November 19, 1987.

The amount of shelter beds in New York City is clearly inadequate -- there are enough beds for less than half the number of people who need shelter.[207]

Causes

The leading cause of homelessness in NYC is the lack of affordable housing, and the problems of chemical dependency, unemployment and deinstitutionalization are subsidiary, according to Beth Gorrie.[208]

Housing

In New York City, the availability of low-cost housing is severely limited. Overall there is about a 2.04% vacancy rate, but that is mostly in luxury apartments. However, for low cost subsidized units, the vacancy rate is effectively zero. The current waiting list for public housing is over 160,000 families, with a 20-25 years waiting list.[209]

The current benefit levels for shelter residents of $277.00 for a family of four and $193.00 for a single person are clearly inadequate for the costs of housing.

Miranda Pagg of Women In Need, which provides shelter for women and children, says that they are seeing a large increase in numbers of women who are currently working. It's

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[207] Telephone interview with Beth Gorrie.

[208] Id.

[209] Telephone interview with Brian Sullivan, Pratt Institute, November 19, 1987.

hard for them to find housing, and hard to even find shelter, as most shelters are set up for women on public assistance.

Federal Role

According to Beth Corrie, the federal government "should return to its fifty-year role of providing low-income housing. A third of the homeless are veterans -- the Veterans Administration should play a more active role in getting housing for these people."

Diane Bonde says that "the federal government should undertake a more serious role in the housing needs of this country. Either through incentives for the private market or through direct subsidies, something should be done to prevent this national disgrace. The reason people are looking at hospitalization for homeless people in New York City is that there simply is no affordable housing."

Jack Doyle of the Red Cross believes that government aid through the McKinney Act has been helpful, but fears it is not an adequate response. According to Doyle, "the federal government has got to get back into the housing subsidy business."

Fred Griesbach of the Coalition for the Homeless says that as "shortage of affordable housing is the underlying factor of homelessness, unless the federal government plays an active role in the production of housing, we won't be able to make a dent in the homelessness problem."

Phoenix, Arizona

Need

There are more than 6,000 homeless people in Phoenix.[209] This represents a 20% increase over the 1986 estimate.

Families comprise from 20-30% of the homeless population. Half of these families are headed by 3 parents. In addition, women are joining the ranks of the homeless more than ever before -- both as heads of household and as individuals. There are also more people who are homeless as a result of being evicted than before.[210]

Louise Stark of the Phoenix Consortium for the Homeless reported that "the homeless are being more and more discouraged about shelter. They're staying away - camping, or living in abandoned buildings." She finds that there are more underemployed homeless, and that they are working shorter hours and thus receiving fewer or no benefits from their employers.

Fred Barnes of the Community Housing Partnership, a program that develops transitional and long-term housing for homeless families, noted that his organization's "Adopt a Family" program could help six to seven times the 15 families is currently helps each month -- if the funds were available.

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209 Telephone interview with Louise Stark, Phoenix Consortium for the Homeless, November 16, 1987.

210 Id.

Because of the shortage of facilities for families, many sleep in cars, boxes, and tents.

Resources

There are 1000 to 1200 shelter beds in Phoenix.[211]

Emergency facilities exist for only 20 families. There are transitional housing facilities for approximately 30 families.[212] Central Arizona Shelter Services provides 450 beds inside and 350 beds outside for single adults.[213]

Federal funds are being used in the form of contracts from the city to private providers. FEMA subsidies are being used to make rent payments.[214]

Causes

Unemployment, inadequate welfare programs, and a shortage of low-income housing are the primary causes of homelessness.

Housing

There is a severe lack of affordable housing in Phoenix. "We estimate that we're meeting 20% of the need for low-cost housing," said David Hicks, Development Administrator for Phoenix's Department of Neighborhood Improvement and Housing.

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[211] Telephone interview with Don Wheeler, Central Arizona Shelter Services, November 23, 1987.

[212] Telephone interview with Louisa Stark.

[213] Telephone interview with Don Wheeler.

[214] Telephone interview with Fred Karnas, The Community Housing Partnership, November 16, 1987.

There are 6,100 units of public housing in Phoenix, for which the waiting list is two years and 8,000 people long. "It isn't moving," said Hicks.

Of 150,000 private sector (non-funded) housing units in Phoenix, only 651 were deemed available to those earning minimum wage, according to a study cited by Fred Karnas.

The average cost for a one-bedroom apartment, including utilities, is about $410, according to Hicks.

Federal Role

Advocates support the programs created and funded under the Stewart B. McKinney Act. However, these funds are for emergency relief only. "We need transitional housing - longer term housing - so people can get job training, GED's, et cetera," said Fred Karnas. "Single-parent families need more than overnight help," he added.

In addition to emergency relief funds, attention must be paid to the housing stock for low-income renters. "The minimum wage and entitlement figures must be upped," said Louisa Stark.

Portland, Oregon

Need

Currently, there are approximately 4,000 homeless persons on any given night in Portland, Oregon.[215] The current figure is a 10% increase over last year. Families seeking shelter continue to increase at a rate of 30% since last year. Homeless families make up 52% of the homeless population, followed by single men - 27%, single women - 10%, women with children - 4%, youth under 20 - 5% and elderly -2%.

According to Michelle Williams of Central City Concern, those numbers are expected to increase this winter. Shelters have not experienced a summer lull and have been operating at capacity since July.[216]

Resources

Portland has 2,301 bed spaces available.

Causes

Leading causes of homelessness in Portland cited by Williams were the high unemployment rates and a lack of community based services for the mentally ill. "Oregon's depressed economy," according to Martha McLennan, City of Portland -

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[215] Telephone interview with Michelle Williams, Central City Concern, November 18, 1987; telephone interview with Jean De Masters, Director Burnside Projects, November 18, 1987; telephone interview with Michael Stoops, Director, Burnside Community Council, November 19, 1987.

[216] Telephone interview with Michelle Williams.

Housing and Community Development Coordinator, "exacerbates many personal problems such as child and spouse abuse".[217]

Housing

Jeanette Sander of the Portland Housing Authority noted that "approximately 2,000 people are on the waiting list for 6,116 subsidized housing units in Portland. The vacancy rate is very low right now, practically nil".[218] Williams noted that the city has expanded the number of family shelter facilities to meet the growing need, but what is needed are more federal housing programs to rehabilitate low-income housing units.

Federal Role

According to Michael Stoops, director of the Burnside Community Council, "the passage of the Stewart B. McKinney Act is a good first step, but it is not going far enough". In Portland the private sector continues to come up with the resources to run the city's homeless programs.[219] McLennan pointed out that the complicated process to get access to federal funding has created havoc among shelter providers. The lengthy narratives and short deadlines have resulted in lower-quality proposals.[220]

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[217]Telephone interview with Martha McLennan, Housing and Community Development Coodinator, November 17, 1987.

[218]Telephone interview with Jeanette Sander, Portland Housing Authority, November 19, 1987.

[219]Telephone interview with Michael Stoops, November 17, 1987.

[220]Telephone interview with Martha McLennan, November 18, 1987.

Richmond, Virginia

Need

There are between 2,000 and 6,000 homeless persons in Richmond.[221] An increasing segment of this population is made up of women and children. Over 75% of the homeless are employed, mostly in day labor pools.

In the first five months of 1987, 20,249 people were sheltered in Virginia. This represents a 29% increase over 1986.[222]

The homeless population is expected to continue to increase at the rate of 30% this winter.[223]

The Salvation Army served 16% more people in the first nine months of 1987 than in the same period in 1986. The number of families increased by 34% in that time. The number of families is expected to continue to increase at the same rate.[224]

Resources

Richmond has 200 year-round shelter beds; an additional 90 become available in the winter months. Shelters almost always operate at full capacity.[225]

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[221] Telephone interview with Leslie Herdegen, Freedom House, November 19, 1987.

[222] Telephone interview with Sue Capers, Virginia Coalition for the Homeless, November 18, 1987.

[223] Id.

[224] Telephone interview with Ellen White, Salvation Army, November 20, 1987.

[225] Telephone interview with Leslie Herdegen.

State-wide there are 1,148 shelter beds. Most of these are for single adults.[226]

Less than 6% of shelter funds -- $400,000 -- comes from the state of Virginia. Said Sue Capers of the Virginia Coalition for the Homeless, "the private sector, especially religious groups, is carrying the load. They're doing a great job, but they aren't keeping up."[227]

Causes

The lack of affordable housing for low-income people is the leading cause of homelessness in Richmond. "Eviction numbers are astounding," said Capers.

In particular, the increasing numbers of women and children who are homeless can be attributed to the decreasing stock of affordable housing.[228]

Other causes of homelessness include inadequate income, a low minimum wage, and a lack of mental health services for the homeless.[229]

Forty-eight percent of Richmond's Single Room Occupancy (SRO) housing stock was either converted or destroyed within the

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[226]Telephone interview with Sue Capers.

[227]Id.

[228]Telephone interview with Leslie Herdegen.

[229]Telephone interview with Ellen White.

last two to three years. Many of the single adults who inhabited the SROs are now showing up in shelters.[230]

Housing

There is a shortage of low-cost housing in Richmond.

The waiting list for Richmond's 4,461 units of federal public housing for families is at about 1,000 people (two to three years) long.[231]

In addition, there are 1,048 units of federal Section 8 subsidized housing in Richmond. At the end of June, the waiting list for Section 8 was 678 people.[232]

"We're not keeping up," said Doris Kinker of the Richmond Redevelopment Housing Authority. "We're going to see our waiting list grow."

The median welfare payment for a woman with two children in Virginia, including Medicare and food stamp payments, is $291. In 1985, rent on a 3-bedroom apartment in Richmond averaged $600.[233]

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[230] Telephone interview with Leslie Herdegen.

[231] Telephone interview with Doris Kinker, Richmond Redevelopment Housing Authority, November 19, 1987.

[232] Id.

[233] Telephone interview with Sue Capers.

Federal Role

"What is needed is more money, in a timely manner," said Leslie Herdegen of Freedom House. "These funds must go not only for emergency services, but also for long term solutions for Richmond's homeless."

"The government should be putting more money into housing stock for low-income people. If wages and benefits are kept low, you have to do something on the housing side," stated Sue Capers.

Doris Kinker suggested that modernization of old public housing stock and creation of new stock would be an appropriate response.

Seattle, Washington

Need

Seattle has between 3,500-5,000 homeless persons on any given night.[234] Those numbers have increased 30% from last year; an additional 25% increase is expected this winter.[235]

As winter sets in, the number of persons turned away is increasing.

The number of families, both 2-parent and single-parent, has increased from 30% of the total homeless population in 1986[236] to close to 66%.[237]

Resources

There are between 1,200-1,400 shelter beds in Seattle. One-third of these are for families.[238]

Shelters have received $500,000 in Community Block Grant funds this year, and $700,000 from the city's Department of Human Services.[239]

Martha Dilts of the Seattle Emergency Housing Coalition reported that in the first 9 months of 1987, 32,455 persons were

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[234] Telephone interview with Martha Dilts, Seattle Emergency Housing Coalition, November 17, 1987.

[235] Telephone interview with Karen Dawson, City of Seattle, November 17, 1987.

[236] Id.

[237] Telephone interview with Martha Dilts.

[238] Id.

[239] Id.

turned away from shelters in Seattle. In that time period, 227 families were served at the Seattle Emergency Housing Service alone and 1,970 were turned away.

Karen Dawson of the City of Seattle reported that in November of 1986 alone, 2,500 persons were served by Seattle's 32 programs, and 4,979 were turned away.

Causes

According to Dawson, "the lack of affordable housing and under- or unemployment" are the leading causes of homelessness in the Seattle area.

Martha Dilts noted that "economic opportunities and public assistance are low." She added that more working people -- those who are paying, for instance, 50-60% of their salaries for rent -- are becoming homeless.

Housing

There is a lack of low-income housing in Seattle.

Of 7,979 units of public housing, 98% are full.[240] For a 2-bedroom apartment, a family must wait a minimum of 6 months for an eligibility interview. "The need exceeds the resources," noted Ethel Ludwig of the Seattle Housing Authority. "If they have kids, it's really hard."

"The larger the family, the worse it is," said Karen Dawson of the City of Seattle.

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[240] Telephone interview with Ethel Ludwig, Seattle Housing Authority, November 18, 1987.

Ludwig reported that the waiting list for Section 8 vouchers holds 800 people, and is now closed. After families receive their voucher, they have 2-3 months to find housing -- reportedly not an easy task.

Federal Role

"The federal government needs to address the lack of low-income housing stock," said Dawson.

"Section 8 money should be there, and it's not," said Ludwig. "The funds are slowed, or they're tied up."

Washington, D.C.

Need

There are approximately 10-15,000 homeless persons in Washington, D.C.[241] Joanna Martin, Director of the Adams Morgan Emergency Shelter, estimates the increase in the homeless population this past year to be 25% to 30%. Shelters are seeing more migrants coming to D.C. from all over the country.[242] Brian Anders, Director of the Federal City College Shelter, Inc. (CCNV) expects to see a dramatic increase in the number of homeless in D.C. this winter. The city's largest shelter facility is already turning away 50 people per day, and Anders expects that number to be as high as 200 per day this winter.[243]

Resources

Currently there are approximately 2,500 bed spaces available in the District.[244]

Causes

The number one cause of homelessness in the nation's capital is the lack of low income housing, followed by a shortage of employment opportunities. Brian Carome, administrator at the

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[241] Telephone interview with Mary Ellen Combs, Community for Creative Non-Violence, November 18, 1987.

[242] Telephone interview with Joanna Martin, Director, Adams Morgan Emergency Shelter, November 18, 1987.

[243] Telephone interview with Brian Anders, Director of the Federal City College Shelter (CCNV), November 18, 1987.

[244] Telephone interview with Mary Ellen Combs.

McKenna Center expressed his concern over the large number of families who will again be without shelter this winter. "Facilities to shelter families in the District have not met this overwhelming crisis," he said.[245] Diane Doherty, on staff with the Mt. Carmel House has noted that over 500 families per evening seek housing assistance from the city run shelters, although 35 to 60 of those families are turned away per week. With no other resources to rely on, many families seek out public areas such as the Greyhound Bus Depot and local parks to stay the night," according to Doherty.[246]

Housing

The limited number of public housing units in the city amounts to 11,956. According to Vivian Tapscott, Housing Management Specialist for the D.C. Housing Department. The waiting list for those units to date amounts to 12,467. There is an average wait of 8 years for a public housing unit in the District of Columbia.[247]

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[245] Telephone interview with Brian Corome, Assistant Director at the McKenna Center, November 18, 1987.

[246] Telephone interview with Diane Doherty, Mt. Carmel House, November 23, 1987.

[247] Telephone interview with Vivian Tapscott, Housing Management Specialist, D.C. Housing, Occupancy Division, November 23, 1987.

Federal Role

"The Federal government has got to come up with more housing programs. The cuts in the federal housing programs since 1980 have got to be dealt with. We need to double the housing programs and maintain what housing stock that is available today," notes Doherty. "Clearly the federal government has not met its responsibility to the growing homeless crisis."[248]

Suburban D.C.

Montgomery County

There are approximately 500 homeless on any given night in Montgomery County, according to Linda Morganstein, Montgomery County Shelter Coordinator. There are 151 bed spaces available for the homeless, with an additional 62 spaces opening up for the winter months.[249]

Prince Georges County

Prince Georges County has 310 homeless according to Paul Bifano, Resources Development Coordinator for the County. There are 66 bed spaces available.[250]

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[248] Telephone interview with Diane Doherty.

[249] Telephone interview with Linda Morganstein, Montgomery Shelter Coordinator, November 19, 1987.

[250] Telephone interview with Paul Bifano, Resource Development Coordinator, November 19, 1987.

Fairfax County

Emergency Housing Administrator Peter Gray estimates there are 650 homeless on any given night in Fairfax County. The county has 262 bed spaces available.[251]

[251] Telephone interview with Peter Gray, Emergency Housing Administrator, November 19, 1987.

Federal Housing Policies

OVERVIEW

History of Federal Involvement in Housing

In the midst of the Great Depression the federal government enacted the first low-income housing program in the National Housing Act of 1937. While this initial involvement was modest, by 1949 the federal commitment to support low-income housing had evolved to a nationally legislated policy to provide "a decent home and suitable living environment for every American family."

This promise was furthered by the adoption of a variety of housing programs over the following three decades. In each case, federal housing policy was based on the premise that the private housing market could not alone provide sufficient housing for poorer persons. Federal involvement was necessary.

The 1980s have witnessed the federal government's dramatic retreat from this 40 year commitment to provide low-income housing. As a result, more Americans are now homeless than at any time since the Great Depression.

While President Reagan voiced his concurrence with long-standing low-income housing policy early in his presidency, after seven years, his words have a hollow ring. From 1981 to 1987 the net budget authority available from the primary low-income housing programs -- public housing and Section 8 -- dropped 77.9

percent, from $32.2 billion in 1981 to an estimated $7.1 billion in 1987.

As a result of the extreme shortage of affordable housing, poorer Americans are now literally being squeezed out onto the streets. The private sector -- churches, non-profits, and charitable organizations -- has attempted to provide emergency food, clothing and shelter assistance to homeless individuals and families. In some cases, local governments have provided assistance. However, these efforts have not accommodated even the barest emergency needs of the growing number of homeless persons.

This past year, Congress passed legislation to provide comprehensive emergency assistance to the homeless. The law, entitled the Stewart B. McKinney Homeless Assistance Act, funds the provision of temporary shelter and services. This legislation provides important emergency relief. But it cannot stand alone. A serious federal response to homelessness requires permanent solutions: permanent affordable housing must be made available.

Description of Major Federal Housing Programs:

The following is a description of major federal housing programs. As detailed below, they operate in one of two ways: by either increasing the supply of affordable housing units or by providing rental supplementals.

1. Section 8. Eligible households pay 30 percent of their income towards the rent and HUD pays the difference with a

"Section 8 certificate". Private developers own and operate the rental units, but HUD ensures that health and safety requirements are met, and that the rental prices do not exceed the relevant areas' fair market rent.

a. Existing Housing. Eligible households are issued certificates that allow them to rent an existing apartment at the fair market rent. Certificates are funded for 15 years.

b. New Construction and Substantial Rehabilitation. Developers contract with HUD to build Section 8 units by committing to rent to low-income tenants exclusively at prices that do not exceed the area's fair market rent.

c. Moderate Rehabilitation. This program is similar to the new construction program except that developers contract to rehabilitate -- rather than build -- units.

2. Vouchers. The sole housing program created by President Reagan, the voucher program, like the Section 8 existing program, enables a person to rent an apartment on the open market. However, there is no requirement that the apartment lease for the fair market rent. The HUD voucher supplies only the difference between 30 percent of the tenant's income and the fair market rent -- the tenant must pay any excess himself. The tenant's rent obligation under this program can amount to a massive share of his income. For example, for a family of four

with an annual income of $14,750, the HUD voucher provides a mere $134 per month in aid.[252]

3. Public Housing. Public Housing, begun under the 1937 Housing Act, is one of the oldest federal housing programs. The federal government assistance funds construction and subsidizes operating expenses through local public housing authorities. Tenants pay 30 percent of their income in rent.

4. Section 202. Enacted in 1965, this program provides low-interest loans to private, non-profit sponsors to finance the construction and rehabilitation of low-cost rental housing for the elderly and handicapped.

5. Mortgage Insurance and Subsidy Programs. These programs are designed to encourage non-profit and limited dividend corporations to build or substantially rehabilitate rental housing and to permit low-income households to purchase homes.

6. Housing Development/Rehabilitation Grant Programs. Block Grants to local governments fund up to 50% of the cost of rental housing rehabilitation and cooperative and mutual construction by private developers.

Recent Budget Cuts in Federal Housing

As the table below indicates, the budget authority for major low income federal housing programs has plummeted since 1981.[253]

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[252]U.S. Department of Housing and Urban Development.

[253]While the actual federal outlay has increased as a result of the time lag between the authorization of new projects and the

(Footnote continued)

From 1981 to 1987, the net budget authority available for public housing/Section 8 dropped 77.9 percent, from an actual budget authority of $32.2 billion in 1981 to an estimated $7.1 billion in 1987.[254] As a result, the number of subsidized housing unit reservations for public housing and Section 8 has decreased from a gross of 224,398 units in 1981 to a mere 88,136 in 1987.[255] Additionally, the total starts of Section 8 and public housing decreased from 106,036 in 1981 to an estimated 21,527 in 1987.[256] Total Section 8 and public housing completions decreased from 242,381 units in 1981 to an estimated 142,688 units in 1987.[257]

At the same time, federal subsidies for middle and upper-income housing have increased steadily in direct relation to the rise in housing costs. In 1987, the federal budget will lose over $42 billion by maintaining homeowner and investor tax deductions. Between 1980 and 1987, the federal government's loss

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(Footnote 253 continued from previous page)
expenditure of federal funds, this merely reflects housing appropriations inherited by the Reagan administration. Similarly, while it is true that the unit inventory overall did increase during the 1980's, the reason is simply that cuts in federal housing appropriations take two to three years to have an impact. Indeed, inventory statistics reveal an increase up to 1984, followed by a sharp decline.

254 Low Income Housing Information Service (Compiled from HUD Budget Summaries).

255 Id.

256 Id.

257 Id.

from these tax expenditures has increased 21.8 percent, from $33.3 billion in 1981 to an estimated $42.6 billion in 1987.[258]

Year	Net Budget Authority for Public Housing/Section 8 (in millions)	Losses from Tax Expenditures (in millions)
1981	$ 32,201	$ 33,330
1982	18,908	36,625
1983	14,290	35,395
1984	13,473	37,900
1985	11,747	40,590
1986	10,312	48,450
1987	7,126	42,645[259]

Effect of Recent Budget Cuts

President Reagan's abandonment of the forty year old national low-income housing policy has devastated the low income housing market. Reagan's Housing Commission Report confirmed that "affordability has clearly become the predominant housing problem among low-income Americans."[260] The Report concluded that 6 million very low-income renters were eligible for federal rental housing assistance but were unable to receive it because of program limitations.[261] For example, HUD raised the acceptable percentage of income to be paid on housing from 25 to

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[258] Id.

[259] Id.

[260] The Report of the President's Commission on Housing, 1982, at 12 (hereinafter, Housing Commission Report).

[261] Id. The Commission found, using 1977 U.S. Census and HUD figures, that 4 million very low-income renters paid more than 30% of their incomes for rent and an additional 2 million lived in inadequate housing.

30 percent. This percentage change also altered the eligibility requirements, thus prohibiting many truly needy persons from participating. In addition, waiting lists for public housing and Section 8 programs are prohibitively long -- and growing. The U.S. Conference of Mayors recently found that the average wait for assisted housing was 18 months. The range was far more drastic: 2 months in Detroit, 3 years in Philadelphia and up to 10 years for Section 8 in Chicago.[262] In many communities, lists have closed, with no sign of reopening any time soon.[263]

Both private and government estimates indicate that as many as 500,000 units of low-income housing are lost each year due to privatization of federally subsidized rentals and through abandonment, conversion or destruction.[264] The General Accounting Office estimates that 900,000 units of privately owned and federally subsidized housing could be lost in the next 10 years; by 2005, 1.7 million units will be lost, representing two-fifths of the federally assisted housing inventory.

Ironically, there is currently a 7 percent average vacancy rate nationwide for rental property. However, low-income tenants cannot afford to occupy the available space. While the median national income rose only 79% between 1973 and 1983, the median

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[262] U.S. Conference of Mayors' Report on Hunger, Housing and Homelessness, December 1986.

[263] Id.

[264] National Low Income Housing Coalition, testimony on H.R. 3838 by Barry Zigas.

rent nearly tripled, from $107 per month to $315.[265] In Manchester, New Hampshire, for example, a recent study found that the average three bedroom apartment rented for $646 per month, yet the average annual income was only $17,000.[266] At the same time, in other parts of the country, the vacancy rate is prohibitively low.

The budget cuts have had the following specific repercussions:

1. Section 8. Congress has not authorized funding for new Section 8 projects since 1983. Additionally, Section 8 certificates, although not aimed at creating new housing units, are disappearing. Certificates are funded for 15 years; 1988 marks the beginning of the expiration period for the original certificates. Thus, the supply of certificates may be nearly depleted by the turn of the century.

The effect over the last several years has been alarming:

Section 8 Housing Reservations:

1981 (Gross):	184,031
1982 (Gross):	133,960
1983 (Gross):	144,148
1984 (Gross):	130,171
1985 (Gross):	79,708
1986 (Gross):	65,240
1987 (Gross):	43,637[267]

[265] American Housing Survey, 1983.

[266] Telephone interview with Henrietta Charest, New Horizons for New Hampshire, November 16, 1987.

[267] Low Income Housing Information Service (compiled from HUD Budget Summaries).

2. Vouchers. The voucher program, which has been the major focus of the Reagan housing policy, does nothing to create low-income housing units. Consequently, in cities such as Boston, New York, and Washington, D.C., the scarcity of affordable rental units undermines the usefulness of the vouchers. In one study, researchers found that nearly half of the voucher recipients in New York City returned them to local housing authorities because they could not find adequate rental units.[268] Yet, despite their obvious shortcomings, voucher issuances have increased since their inception in 1984:

Vouchers:

	1984	1985	1986	1987
Unit reservations (Gross)	14,104	38,142	35,002	48,949
Funding (in millions)	$ 261	$ 763	$ 816	$1,138[269]

3. Public Housing. Funding for public housing has gone the way of the Section 8 program. In addition, public housing budget reductions have caused the sharp deterioration of projects, fueling a public misperception that the public housing program has failed.

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[268] DeGiovanni, Frank & Mary Brooks, "Impact of Housing Voucher Program in New York City." Pratt Institute, 1982.

[269] Low Income Housing Information Service (compiled from HUD Budget Summaries). 1987 funding figure is an estimate.

Public Housing

	Budget Authority (in millions)	Unit Reservations Gross
1981	$7,332	220,601
1982	3,923	166,096
1983	3,541	146,960
1984	3,475	152,249
1985	3,533	125,476
1986	2,872	106,313
1987	1,673	95,566[270]

4. Section 202. This program is designed to create low-income housing units for the elderly. While it is one of the few that is still being funded, cut-backs have occurred:

Section 202: Amount of Loans Granted:

1981:	$873 million
1982:	$819 million
1983:	$634 million
1984:	$666 million
1985:	$600 million
1986:	$604 million
1987:	$593 million[271]

5. Mortgage Insurance and Subsidy Program. Many of the mortgage insurance programs have been eliminated over the past 20 years. Moreover, the low-income housing market may lose the benefit of the units which were created through the program. The federal government allows owners to opt out of the program after 20 years by paying off the mortgage. The consequence may

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[270] Id. 1987 funding figure is an estimate.

[271] Id. 1987 funding figure is an estimate.

well be a major depletion in low-cost units by the turn of the century:

Mortgage Insurance/Subsidy Programs:

Sec. 221 (d)(3) and (4): 75,000 units may be lost by 2001 under the buy-out plan.[272] (Note: No new mortgages have been insured under 221(d)(3) and (4) since 1968.

Sec. 236: 257,000 units may be lost by 2001 under the buy-out plan.[273]

Sec. 235: Decrease from 36,313 units assisted in 1981 to a predicted 1,900 in 1987.[274]

6. Housing Development/Rehabilitation Grant Programs.

The Housing Development Block Grant program (HODAG) also encourages the development of low-income housing units. The HODAG assisted project must remain available for low-income tenants for 20 years. Again, the problem of privatization will over time eliminate these low-income housing units.

Rental Housing Rehabilitation Grants, begun in 1984, increased the availability of low-income housing units for use by holders of Section 8 certificates and vouchers. However, since funding for the program has been cut back substantially, from $300 million in 1984 to less than $100 million currently, its contribution to the market has been diminished.

272"Potential Loss of Assisted Housing Units As Certain Mortgage Insurance Subsidy Programs Mature," Congressional Budget Office, March 1987.

273Id.

274Low Income Housing Information Services (compiled from HUD Budget Summaries).

Recommendations:

The 1968 Housing Act set as the national goal 2.6 million new low-income units per year, yet, between 1980 and 1984 the government averaged 1.6 million units annually. Throughout this report, shelter providers nationwide have documented the need for more housing. In almost every case, in response to the question, "Why is there homelessness in your area?" the same answer came back: "Lack of affordable housing."

In order to provide a serious, long-term response to homelessness, the federal government must address it major cause: the shortage of affordable housing. For an annual cost of $2 billion, the federal government could add approximately 350,000 units of low-cost housing. These additions should be in the form of new units -- such as public housing -- in areas of the country where vacancy rates are low. They should be in the form of rental supplements -- such as Section 8 certificates where vacancy rates are high but housing is not affordable by poor persons. Utilizing the existing housing programs, this proposal would permanently house about one million homeless persons.